



Sheet 1 of 2

FORM PTO-1449 (REV. 6-89)		U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 13553-05122		Application No. 09/675,992	
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				Applicants Walter W. Lee et al.		Group Art Unit 2166 36 26	
				Filing Date September 29, 2000			
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
Ln	A1	5,025,372	06/18/91	Burton et al.	364 705	406 14	
Ln	A2	5,146,067	09/08/92	Sloan et al.	235	381	
Ln	A3	5,398,300	03/14/95	Levey	395 706	22 163	
Ln	A4	5,819,226	10/06/98	Gopinathan et al.	705	44	
Ln	A5	5,982,891	11/09/99	Ginter et al.	380 705	54	
Ln	A6	6,029,195	02/22/00	Herz	709 705	219 116	
Ln	A7	6,070,141	05/30/00	Houvenier et al.	705	1	
Ln	A8	6,330,546	12/11/01	Gopinathan et al.	705	35	
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		Document Number	Date	Country	Class	Subclass	Translation Yes No
Ln	B1	1,252,566	04/11/89	Canada	G06F	15/21	
Ln	B2	2,032,126	08/01/91	Canada	G06F	15/18	
Ln	B3	2,052,033	01/19/99	Canada	G07F	19/00	
Ln	B4	0 418 144 A1	03/20/91	EPO	G06F	7/08	
Ln	B5	0 421 808 A3	04/10/91	EPO	G07F	7/10	
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
Ln	C1	Hecht-Nielsen, R., Theory of the Backpropagation Neural Network, <i>Neural Networks for Perception</i> , pp. 65-93 (1992).					
Ln	C2	Functional Specifications Document of the SLIGOS Fraud Detection System (FDS) Using the Nestor Decision Learning System, <i>Nestor Financial Services</i> , October 12, 1990.					
Ln	C3	Fraud Detection System (FDS) User's Guide, Release 1.3 Nestor, Inc. pp. n-034-n-056					
Ln	C4	SLIGOS Fraud-Detection Study Features for Modelling, Nestor, Inc., pp.n-1512 - n-1535 (1990).					
Ln	C5	Rumelhart, D.E., et al., Learning Representations by Back-Propagating Errors, <i>Nature</i> v. 323, pp. 533-536 (1986).					
Ln	C6	Weigend, A.S., et al., Generalization by Weight-Elimination with Application to Forecasting, <i>Advances in Neural Information Processing Systems 3</i> , pp. 875-882.					
EXAMINER Lena Nguyen				DATE CONSIDERED 7-6-05			
EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							



Sheet 2 of 2

FORM PTO-1449
(REV. 6-89)U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Attorney's Docket No.
13553-05122Application No.
09/675,992Applicants
Walter W. Lee et al.Filing Date
September 29, 2000Group Art Unit
2166 3626

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate

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		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
Ln	B6	A 62-75768	04/07/87	Japan	G06F	15/30	No	
	B7	A 63-184870	07/30/88	Japan	G06F	15/30	No	
	B8	A 4-113220	04/14/92	Japan	G01D	3/00	No	
	B9	A 4-220758	08/11/92	Japan	G06F	15/18	No	
Ln	B10	WO 89/06398	07/13/89	WIPO	G06F	15/30	No	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Ln	C7	Copy of International Search Report for PCT/US01/30193

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Kena Nafaiuan

DATE CONSIDERED

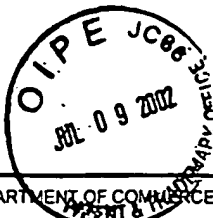
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REV: 12/96

13553/05122/SF/5070132.1

13553/03406/844948 V



FORM PTO-1449
(REV. 6-89)

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

Attorney's Docket No. 13553-05122
Application No. 09/675,992

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Applicant
Walter Lee, et al.

Filing Date September 29, 2000
Group Art Unit 2161 3626

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	A1						
	A2						
	A3						
	A4						
	A5						
	A6						
	A7						
	A8						
	A9						
	A10						

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		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
Ln	B1	4-220758	08/11/92	Japan	G06F	15/18	X	
	B2	4-113220	04/14/92	Japan	G01	3/00	X	
	B3	63-184870	07/30/88	Japan	G06F	15/30	X	
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	C2	Murphy, P. <i>Fighting Internet Card Fraud, Credit Card Management</i> , July 2000, Vol 13, No. 4, pp18-26.
	C3	<i>Vendors Cast Their Neural Nets to Catch Fraud in Online Sales</i> ; Debt Card News, Vol. 4, No. 23, May, 1999.
Ln	C4	International Search Report for PCT/US01/30193
	C5	
	C6	

EXAMINER *Lena Rafanau* DATE CONSIDERED 7-6-05

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PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0851-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Complete if Known			
		Application No.	09/675,992		
		Filing Date	September 29, 2000		
		First Named Inventor	Walter Lee et al.		
		Art Unit	2166 3626		
		Examiner Name	Not yet known		
Sheet	1	of	1	Attorney Docket Number	13553-05122

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document No. Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		US-		
		US-		
		US-		

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FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ - Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁶

GROUP 3600

OTHER REFERENCES - NON-PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ⁶
Ln	C1	Humpert, B., <i>Neurocomputing in Financial Services</i> , Expert Systems for Information Management, Vol. 2, No. 3, pp.172-199 (1989).			
Ln	C2	O'Heney, S., <i>Banks Finally Solve A1 Mystery</i> , Computers in Banking (1990).			

13553/05122/SF/5084312.1

Examiner Signature	<i>Lena Najarian</i>	Date Considered	7-6-05
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